

REMARKS

Status of the Application

Claims 1-11, 13-42, and 46-55 are pending in this application.

Requirement for Information – 35 C.F.R. § 1.105

Q: At page 2 of the Office Action, the Examiner asks with regard to claim 1 that Applicants “clarify whether the selection is done by the real-time wagering device, or, the client is allowed to make a selection after the client is qualified.”

A: It is the device that selects which wagering event outcomes that the client is able to participate based on the client’s wagering limit.

Q: At page 2 of the Office Action, the Examiner further asks with regard to claim 1 “whether the client is allowed to request only one wager, or the client can make plurality of wagers as long as the combined total of all wagers made by the client in a single wagering transaction does not exceed client’s wagering limit.”

A: For the purpose of claim 1, at least one wagerable event outcomes’ minimum required wager is tested against the client’s wagering limit. The overall cost of one or more wagers is not necessarily tested.

Q: At page 3 of the Office Action, the Examiner asks with regard to claim 7 to “clarify why client is re-qualified whether the client is qualified to place said wager.”

A. The client is not re-qualified to place a wager. Rather, the first qualification is used to present to the client only those wagerable event outcomes that the client is able to wager on based on the minimum required wager and the client’s wagering limit. The second qualification is used to qualify the actual wager. Therefore, if the client has a \$100 limit, the device will select those wagerable event outcomes with a minimum wager less than \$100. Any wager placed on these selected event outcomes will be tested not to exceed the \$100 or a different limit.

Q: At page 3 of the Office Action, the Examiner asks with regard to claim 11 to "clarify under what circumstances does the adjustment of the wagering limit is performed."

A: The adjustment may be made in any instances with a variable wagering limit. For example, the wagering limit may be tied to the client's credit. Therefore, the wagering limit may be adjusted to reflect changes in the client's credit limit, such as to reflect a lowering of the limit as the client places wagers and to reflect increases in the limit to account for wins.

Q: At page 3 of the Office Action, the Examiner asks with regard to claim 34 to "clarify what happens when the spread makes an affect client's qualification for the wager."

A: The spread relates to minimum for each of a plurality of mutually exclusive wagering event outcomes. As wagers are entered into the system, the providers risk changes. For example, assuming a wagerable event may result in one of two outcomes. If every client bets on one of the two outcomes, the system may adjust the spread (minimums) to account for the risk. As minimums are changed, the clients qualification is impacted.

Q: At pages 3-4 of the Office Action, the Examiner asks the Applicant to provide examples of wagers, minimum value of each wager that the client is presented with, what is presented to the client to make the selection from, when does the system accept the wager, and when does it reject the wager.

The information requested by the Examiner is provided in the specification at paragraphs 0041-0042, 0048, and Fig. 5. For example, the event outcomes may be tied to the price of a security or an index, such as QCOM, FTSE, etc., at a future date. Each wager may have a minimum associated therewith. For example, QCOM may have a minimum of \$10 and FTSE may have a minimum of \$100. If the client has a wagering limit of \$50, then the client will be qualified for QCOM wagers. The wagerable event outcomes that the client is qualified to wager

based on the minimum may be displayed in a list as shown in Fig. 5. The client may double click an event outcome from the list to place a wager thereon. The types of wagers and examples thereof are provided at paragraphs 0041-0042. These examples are provided for illustration only and in no way limit the claims.

Q: At page 4 of the Office Action, the Examiner asks the Applicant to identify products and services embodying the disclosed subject matter of providing bases for evaluating the present application, as well as any known publications, papers, brochures, manuals, and press releases that describe "online gaming".

A: The Examiner is directed to the Ladbroses.com website for various examples of online gaming applications. Screenshots are attached hereto as Appendix A.

Conclusion

The Examiner is invited to contact the Applicants' undersigned representative at 212-829-5407 to expedite prosecution.

Respectfully submitted,

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Date

/Antonio Papageorgiou/

Antonio Papageorgiou
Reg. No. 53,431
Attorney for Applicants